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and increased social discontent." "Final judgment must necessarily be suspended until the machinery of the system is fitted to its functions and more actuarial experience obtained, but the present impression is most unfavorable and the prospects are gloomy both for the taxpayers and the insured." The authors of the report are surprised that one of the most comprehensive social measures ever enacted in any country should have failed to solve some problems and should have created new problems within the period of one or two years—not strictly three years by any means—in which the terms of the act have gradually been getting into operation. Indeed, some of the most important features of the act were being applied for the first time only during the months of 1914 in which the committee's study was made. It is known that the German measure when introduced, though far less comprehensive than the English measure, had also to learn much by experience, and it is certain that the German measure, which has mainly been the model for the English measure, will need for years new adaptations to English conditions. The committee are so far opposed to compulsory government insurance that they even indicate a preference for the French system of honorary memberships in the mutual aid societies. Any one familiar with these societies and their confused, unsystematic, casual and variable subsidies public and private, and with the slender membership which they have, will have difficulty in following this preference.

The report, though favoring almost nothing which the act provides, regards it as "seriously defective as social insurance inasmuch as it makes no provision for medical treatment for the wife and children of the insured workmen." English writers recognize difficulties in the act, but are far from overwhelmed by them. It is much to be regretted that so hopeless a presentation should have come from the National Civic Federation.

ROBERT F. FOERSTER.

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- HUEBNER, S. S. *Life insurance*. (New York: Appleton. 1915. \$2.)
- MANTZ, I. P., compiler. *Joint life reserves and derived values, two lives; Hunter's Makehamized American experience table of mortality at three and one-half per cent interest, calculated*. (Oklahoma City: H. R. Stephens. 1914. Pp. 154. \$15.)
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- OTIS, S. L., compiler. *Manual of liability insurance, rules and rates*. (New York: L. W. Lawrence. 1915. Pp. xxiv, 228.)
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- To be reviewed.
- Assurance companies: return*. Part A. *Life assurance statements*, H. of C. 49 (6s. 4d.). Part B. *Statements of general assurance business and of bond investment business*, H. of C. 49 - I (4s. 8d.)
- Preliminary report upon Great Britain's national health insurance act, including old age pensions*. (New York: Nat. Civic Fed. 1915. \$1.)
- Proceedings of the national convention of insurance commissioners, Asheville, North Carolina, September 15-18, 1914, and of adjourned meetings in New York, December 15, 1913, and in Chicago, Illinois, April 15, 1914*. (Columbia, S. C.: F. H. McMaster, Ins. Com. 1914. Pp. 257.)
- Report of the committee appointed to consider and advise with regard to the application of the national insurance act to outworkers in Ireland*. Vol. 1. Report. Cd. 7685. Vol. 2. *Evidence and appendices*. Cd. 7686. (London: Wyman. 1914. 2s. 6d.; 11d.)
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